

Information to identify the case:

Debtor 1	<u>Amber Leah Thibodeau</u>	Social Security number or ITIN	xxx-xx-3798
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-19652-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amber Leah Thibodeau
aka Amber Lane

10/9/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Amber Leah Thibodeau
DebtorCase No. 15-19652-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db +Amber Leah Thibodeau, 225 Warren Ave, Bellmawr, NJ 08031-1729
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Avenue, Floor 11, Phoenix, AZ 85004-1071
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
 515527681 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
 515527686 +Chase Auto, ATTN: BANKRUPTCY, Po Box 15298, Wilmington, DE 19850-5298
 515527689 +FFPM Carmel Holdings LLC, 2800 N 44th St, Phoenix, AZ 85008-1500
 515527690 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 515705698 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
 515527693 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 515527695 Virtua Health, PO Box 7009, Bellmawr, NJ 08099-7009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 10 2019 01:03:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 10 2019 01:03:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515527682 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Oct 10 2019 01:03:58 Berks Credit And Coll, 900 Corporate Dr, Reading, PA 19605-3340
 515527685 EDI: CAPITALONE.COM Oct 10 2019 04:38:00 Capital One Bank, PO Box 5155, Norcross, GA 30091-5155
 515527683 +EDI: CAPIO.COM Oct 10 2019 04:38:00 Capio Partners Llc, ATTN: BANKRUPTCY, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
 515527684 +EDI: CAPONEAUTO.COM Oct 10 2019 04:38:00 Capital One Auto Finan, 3905 N Dallas Pkwy, Plano, TX 75093-7892
 515549022 +EDI: AISACG.COM Oct 10 2019 04:38:00 Capital One Auto Finance, c/o Ascension Capital Group, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
 515527687 +EDI: RCSFNBMARIN.COM Oct 10 2019 04:38:00 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
 515527687 +E-mail/PDF: creditonebknofications@resurgent.com Oct 10 2019 01:09:41 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
 515527688 +EDI: TSYS2.COM Oct 10 2019 04:38:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515707769 EDI: CAUT.COM Oct 10 2019 04:38:00 JPMorgan Chase Bank, NA, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 515739888 EDI: RESURGENT.COM Oct 10 2019 04:38:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515739888 E-mail/PDF: resurgentbknofications@resurgent.com Oct 10 2019 01:09:48 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515527691 +EDI: MID8.COM Oct 10 2019 04:38:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 515527692 +E-mail/Text: bankruptcydepartment@tsico.com Oct 10 2019 01:03:38 Nco Fin/51, Pob 15273, Wilmington, DE 19850-5273
 515739647 EDI: PRA.COM Oct 10 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
 515532777 EDI: Q3G.COM Oct 10 2019 04:38:00 Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
 515548780 EDI: Q3G.COM Oct 10 2019 04:38:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 515527694 EDI: VERIZONCOMB.COM Oct 10 2019 04:38:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830
 515527696 EDI: WFFC.COM Oct 10 2019 04:38:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
 516636901 EDI: WFFC.COM Oct 10 2019 04:38:00 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 515650922 +EDI: WFFC.COM Oct 10 2019 04:38:00 WELLS FARGO BANK, N.A., WELLS FARGO BANK, N.A., ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515948330* +Capital One Auto Finance, c/o Ascension Capital Group, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 31

Date Rcvd: Oct 09, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Andrew Thomas Archer on behalf of Debtor Amber Leah Thibodeau aarcher@spillerarcherlaw.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Debtor Amber Leah Thibodeau bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. jpshay@mdwcg.com,
jpshay@gmail.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com

TOTAL: 11